

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF MONTANA
MISSOULA DIVISION

FILED

NOV 13 2019

Clerk, U.S. Courts
District Of Montana
Missoula Division

UNITED STATES OF AMERICA,

Plaintiff,

v.

DEEANN ROWE, COLLECTION
BUREAU SERVICES, INC., and
LINCOLN COUNTY, a political
subdivision of the State of Montana,

Defendants.

CV 19-32-M-DWM

DEFICIENCY JUDGMENT

This is a foreclosure action brought by the United States. On June 18, 2019, Judgment was entered for the United States, (Doc. 16), and the Court entered an Order, Decree of Foreclosure, and Order of Sale, (Doc. 15), directing the U.S. Marshals to conduct a sale of the property subject to the foreclosure. According to the U.S. Marshals Report of Sale, the property was sold on October 3, 2019, for \$26,575.00. (Doc. 20.)

As outlined in the Judgment and the Order, Decree of Foreclosure, and Order of Sale, as of November 16, 2018, Defendant DeeAnn Rowe owed to the United States \$50,003.19 in principal plus \$4,304.57 in interest on the promissory note, for a total of \$54,307.76. (Doc. 16; Doc. 15 at 6.) Interest has continued to accrue. (*See*

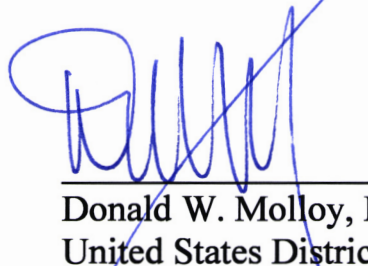
Doc. 16.) Because the proceeds of the U.S. Marshals sale were insufficient to pay the total amount due, the United States now seeks a deficiency judgment. (Doc. 23.)

The United States does not seek a deficiency judgment on the portion of the Judgment related to recapture of the interest subsidy. Accordingly, the United States is entitled to a deficiency judgment as follows:

Amount due as of November 16, 2018	\$54,307.76
Interest from November 16, 2018, to the the date of Judgment (June 18, 2019)	\$1,840.40
Interest from the date of Judgment (June 18, 2019) to the date of sale (October 3, 2019)	<u>\$368.27</u>
Total due as of the date of sale (October 3, 2019)	\$56,516.43
Proceeds of sale	<u>(\$26,575.00)</u>
Deficiency	\$29,941.43

Accordingly, IT IS ORDERED that the United States Motion for Entry of a Deficiency Judgment (Doc. 23) is GRANTED. The United States does have and recover from Defendant DeeAnn Rowe \$29,941.43, together with interest at the rate of 2.020 percent per annum from and after the date of sale, October 3, 2019.

DATED this 13th day of November, 2019.



Donald W. Molloy, District Judge
United States District Court